

Information to identify the case:		
Debtor 1	David J. DeSantis	Social Security number or ITIN xxx-xx-1066
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Vera E. DeSantis	Social Security number or ITIN xxx-xx-6163
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 8/23/21
Case number: 21-10466-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David J. DeSantis	Vera E. DeSantis
2. All other names used in the last 8 years		
3. Address	806 Wyoming Avenue Erie, PA 16505	806 Wyoming Avenue Erie, PA 16505
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 9/23/21

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 9, 2021 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 1/8/22 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/1/21 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 2/19/22 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> </div>	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/9/21 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
David J. DeSantis
Vera E. DeSantis
Debtors

Case No. 21-10466-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin

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Date Rcvd: Sep 23, 2021

Form ID: 3091

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David J. DeSantis, Vera E. DeSantis, 806 Wyoming Avenue, Erie, PA 16505-3832
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15404941	+ Cavalry SPV I, LLC, Bass & Associates PC, 3936 East Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
15411244	+ Commonwealth of PA, P.O. Box 8006, Harrisburg, PA 17105-8006
15404944	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
15404945	+ Law Office of Curtis O. Barnes P.C., 390 West Cerritos Avenue, Anaheim, CA 92805-6550
15404948	+ NCB Management Services Inc, P.O. Box 1099, Langhorne, PA 19047-6099
15404953	+ U.S. Department of Education, Claims Filing Unit, P.O. Box 8973, Madison, WI 53708-8973

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Sep 23 2021 23:32:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Sep 24 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 24 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2021 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Sep 23 2021 23:32:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15404937	+ EDI: GMACFS.COM	Sep 24 2021 03:33:00	Ally Financial, P.O. Box 130424, Saint Paul, MN 55113-0004
15404938	+ EDI: AIS.COM	Sep 24 2021 03:33:00	American InfoSource LP as agent for, Midland Funding LLC, P.O. Box 268941, Oklahoma City, OK 73126-8941
15404939	+ EDI: HFC.COM	Sep 24 2021 03:33:00	Beneficial Financial I Inc., 654 West Main Street, Mount Pleasant, PA 15666-1815
15404940	EDI: CAPITALONE.COM	Sep 24 2021 03:33:00	Capital One, P.O. Box 85520, Richmond, VA

District/off: 0315-1

User: lfin

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15405344	+ Email/Text: bankruptcy@cavps.com	Sep 23 2021 23:32:00	23285 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15404942	+ EDI: DISCOVER.COM	Sep 24 2021 03:33:00	Discover Bank, DB Servicing Corporation, P.O. Box 3025, New Albany, OH 43054-3025
15404943	+ EDI: ECMC.COM	Sep 24 2021 03:33:00	ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
15404946	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 23 2021 23:40:26	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15404947	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 23 2021 23:40:26	Merrick Bank, Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
15404949	+ EDI: PENNDEPTREV	Sep 24 2021 03:33:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15404949	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2021 23:32:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15404950	Email/Text: Bankruptcy.Notices@pnc.com	Sep 23 2021 23:32:00	PNC Bank NA, P.O. Box 94982, Cleveland, OH 44101
15406822	EDI: Q3G.COM	Sep 24 2021 03:33:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15404952	+ EDI: RMSC.COM	Sep 24 2021 03:33:00	Synchrony Bank, P.O. Box 956005, Orlando, FL 32896-0001
15404954	+ EDI: AIS.COM	Sep 24 2021 03:33:00	Verizon, by American Infosource as agent, P.O. Box 248838, Oklahoma City, OK 73124-8838
15404955	+ Email/Text: BKRMailOps@weltman.com	Sep 23 2021 23:32:00	Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
15404951	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, PO Box 94982, Cleveland, OH 44101

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: lfin

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Date Rcvd: Sep 23, 2021

Form ID: 309I

Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2021 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Vera E. DeSantis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor David J. DeSantis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5